



Since 1902 • Cattaraugus County Bank

2005 SEP 30 AM 9 58

Doyle
(D. Roman)

September 27, 2005

FDIC San Francisco Regional Office
Director John F. Carter
25 Jesse Street at Ecker Square
San Francisco, CA 94105

Re: ILC – WalMart

duplicate
rec'd
9/22/2005
SFRO

Dear Director Carter:

These letters were prepared by our bank staff to support community banking and to ask for the denial of WalMart's application to grant them an ILC charter.

I'm not certain if these were forwarded directly, but wanted to make certain that the FDIC received the letters.

Sincerely,

Salvatore Marranca
President & CEO

Enc.

MEMBER FDIC

7 South Main Street
Franklinville, NY 14737
716-676-5571

117 Main Street
Randolph, NY 14772
716-358-2606

Main office: 116 Main Street
Little Valley, NY 14755
716-938-9128

100 Main Street Suite 12
Salamanca, NY 14779
716-945-4350

325 S. Cascade Drive
P.O. Box 390
Springville, NY 14141



Since 1902 • Cattaraugus County Bank
Little Valley, New York 14755

2005 OCT 3 AM 10 01

(D. J. Peomani)

September 20, 2005

Mr. John F Carter, Regional Director
Federal Deposit Insurance Corporation
25 S Jessie Street at Eker Square, Suite 2300
San Francisco, CA 94105

Dear Mr. Carter,

I am concerned about the FDIC application #20051977 filed by Wal-Mart Stores, Inc.

Wal-Mart has a history of de-stabilizing communities by driving local companies out of business. I believe that if Wal-Mart is successful in getting an industrial loan company (ILC) charter, local businesses, including community banks will be at risk.

Please deny the application by Wal-Mart for an ILC application in Utah. Thank you for your consideration of this request.

Sincerely,

Kathleen Fink

Kathleen Fink, Bookkeeping
Cattaraugus County Bank

MEMBER FDIC

7 South Main Street
Franklinville, NY 14737
716-676-5571

42 Main Street
Randolph, NY 14772
716-358-2606

550 Broad Street
Salamanca, NY 14779
716-945-4350

120 Main Street
Little Valley, NY 14755
716-938-9128

325 S. Cascade Drive
Springville, NY 14141
716-592-0080

6770 Main Street
Cherry Creek, NY 14723
716-296-5654

110 Park Street
South Dayton, NY 14138
716-988-3221

www.ccbly.com

FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, CA 94105

September 21, 2005

Dear Director Carter,

I feel and am a firm believer that if a conglomerate such as Wal Mart were to be allowed to enter the banking industry it would be a travesty! Wal Mart has caused the demise of many small mom and pop type variety stores as well as larger stores such as Ames and Hills. How sad to take home town banking out of the hands of local administrators and turning it over to faceless administrators who do not have the best interest of the locals in mind and no finger on the pulse of their needs.

Please help save our locally owned and operated community banks. Home town banks are an American institution....another part of our heritage to be proud of. Monopolies such as that that Wal Mart is working on are not and are just plain illegal.

Thank you.

A handwritten signature in cursive script, reading "Shelley M Lincoln". The signature is fluid and elegant, with a large, sweeping initial 'S'.

Shelley M Lincoln
6629 South Main Street
Cherry Creek, NY 14723

September 20, 2005

Erin D. Fisher
3395 State Park Avenue
Salamanca, NY 14779

FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, CA 94105

To Whom It May Concern:

I am writing you to ask that you please deny the application from Wal-Mart to receive an Industrial Loan Company (ILC) charter. The reason I ask this is that Wal-Mart has a history of driving local companies out of business, since I work for a local independent bank I would not like to see this happen.

The presence of Wal-Mart as an ILC will hurt not only myself but also other businesses in my and surrounding communities.

Therefore I ask that you please deny the application from Wal-Mart for this charter.

Thank you for your prompt attention to this matter.

Sincerely,

A handwritten signature in black ink, appearing to read 'Erin D. Fisher', written in a cursive style.

Erin D. Fisher

September 20, 2005

Carrie Barrett
308 Rock City Street
Little Valley, NY 14755

FDIC San Francisco Regional Office
Director John F Carter
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, CA 94105

To Whom It May Concern:

I am writing to oppose the application of Wal-Mart for FDIC insurance coverage for an ILC Charter. I am a community banker and believe strongly that allowing Wal-Mart to own a bank charter will do nothing but harm our local and independent banks. I strongly encourage you to oppose this application.

Wal-Mart has a long proven history of destabilizing communities by undercutting prices of local merchants and driving them out of business. I don't believe Wal-Marts intentions are only on a limited ILC charter. Please consider denying the application.

Thank you for your time on this matter.

Sincerely,



Carrie Barrett

September 21, 2005

FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Sir:

I am writing in regards to Wal-Mart's application for an FDIC-insured ILC charter. As an employee of a small community bank I ask you to please deny this application. I am afraid for my job as well as others in the area if Wal-Mart is allowed this charter. Wal-Mart has already made so many small businesses close, please do not allow them to hurt the many community banks that actually care about their customers. I ask you once more, PLEASE deny Wal-Mart's application.

Sincerely,



Lorraine Howard
South Dayton, New York

7350 Cadiz Rd.
Franklinville, NY 14737
September 17, 2005

FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie St @ Ecker Square
Suite 2300
San Francisco, CA 94105

To Whom It May Concern:

As a member of a small community in Western New York, I am writing requesting that you put a stop to Wal-Mart getting into the banking industry!! In this area, we are very community-oriented. We don't need Wal-Mart coming here and putting our community banks out of business (like they have done to so many other area businesses).

Please do anything you can to veto Wal-Mart getting an industrial loan company charter. Help us keep our local businesses in business!!

Sincerely,

A handwritten signature in cursive script that reads "Aimee Agett".

Aimee Agett

September 16, 2005

Yvonne E. Bettinger
2105 Mill Rd.
West Falls, New York 14170

FDIC
San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

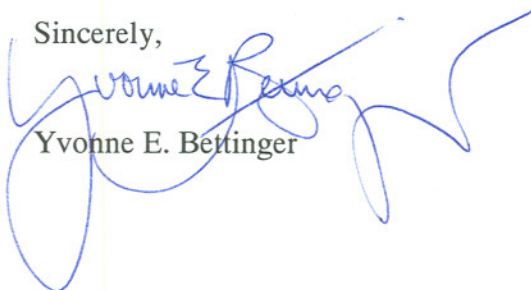
Re: Keep Wal-Mart out of banking

Dear Mr. Carter:

Wal-Mart is a conglomerate that is not satisfied with doing anything on a small scale. If you give them an industrial loan company (ILC) they will not hesitate to expand its banking operations. **Wal-Mart is too powerful now.** Ask any small business owner or should I say former business owner. They will tell you how much they lost. If you allow this, all control will be gone along with many jobs. Without a doubt they will hurt the banking system giving them unfair advantage.

I am asking you to deny the application now. This will only hurt our communities.

Sincerely,



Yvonne E. Bettinger



Since 1902 • Cattaraugus County Bank
Little Valley, New York 14755

September 20, 2005

Mr. John F. Carter, Regional Director
Federal Deposit Insurance Corporation
25 S. Jessie Street at Eker Square, Suite 2300
San Francisco, CA 94105

Dear Mr. Carter:

I am writing to strongly urge that the FDIC reject the application of Wal-Mart Stores, Inc. to receive FDIC insurance for an industrial bank chartered in Utah. Above and beyond the obvious violation of the principles of banking law by mixing commerce and banking, I am concerned with the impact this will have on my local community bank and on the community itself.

I have seen first hand how the nearest Wal-Mart store has driven many of the local small businesses to close their doors. It is nearly impossible to compete head to head with an organization of this size, and if they are given the advantage in the banking arena of less stringent regulation, community banks will be in jeopardy as well. We must not let this happen. The locally owned community bank is a vital part of many of our rural towns. The town supports the bank, and the bank in turn gives back to the community. What will a Supercenter Bank give back?

Sincerely,

Dawn K. Smrek
Electronic Banking Coordinator
Cattaraugus County Bank
120 Main St.
Little Valley, NY 14755

MEMBER FDIC

7 South Main Street
Franklinville, NY 14737
716-676-5571

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6770 Main Street
Cherry Creek, NY 14723
716-296-5654

110 Park Street
South Dayton, NY 14138
716-988-3221

www.ccbly.com

Melinda's
copy

September 19, 2005

FDIC San Francisco Regional Office
John F. Carter Director
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Sir:

I am writing in regards to Wal-Mart's application for an FDIC-insured ILC charter. I strongly feel this application should be DENIED!!! Wal-Mart has currently put so many businesses out of business now as it is. Hurting our communities and our local businesses is not going to help our economy at all. As an employee of a small community bank who really cares about our communities and the services we provide, I am sure Wal-Mart would take advantage of the people in our rural outlying areas. We do not need this!

Therefore, once again, I am imploring you to deny Wal-Mart's application for an FDIC Insured ILC charter!!!

Sincerely,

Catherine R Riley
Leon, NY

From: "Kathleen Fink" <KFink@ccbiv.com> [Save Address](#) | [Headers](#)
To: mhaines@ccb-mail.ccbiv.com
CC:
Date: Tue, 20 Sep 2005 11:46:36 -0400
Subject: **letter to FDIC**

Dear Mr. Carter,

I am concerned about the FDIC application #20051977 filed by Wal-Mart Stores, Inc.

Wal-Mart has a history of de-stabilizing communities by driving local companies out of business. I believe that if Wal-Mart is successful in getting an industrial loan company (ILC) charter, local businesses, including community banks will be at risk.

Please deny the application by Wal-Mart for an ILC application in Utah.

Thank you for your consideration of this request.

Sincerely,

Kathleen Fink, Bookkeeping

September 20, 2005

Jennifer Penhollow
5470 Martin Rd
Great Valley, NY 14741

FDIC San Francisco Regional Office
Director John F Carter
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, CA 94105

To Whom It May Concern:

I am writing in regards to the application submitted by Wal-Mart to receive an Industrial Loan Company (ILC) charter; please DENY the application. Wal-Mart as a bank will hurt local, community jobs and resources.

Wal-Mart has a long proven history of destabilizing communities by undercutting prices of local merchants and driving them out of business. Since I am employed by an Independent Community Bank, I would not like to see this happen. Slowly Wal-Mart is pushing itself into our communities taking our jobs. There needs to be an end on how far they can go. Please consider denying the application.

Thank you for your time on this matter.

Sincerely

Jennifer Penhollow

Amy E. Sawyer
17 Scott Street
Cattaraugus, NY 14719
September 21, 2005

Mr. John F. Carter
Regional Director
Federal Deposit Insurance Corporation
25 Jessie Street at Ecker Squire, Suite 2300
San Francisco, CA 95105

Re: Wal-Mart Application for Insurance and Industrial Bank Charter

Dear Mr. Carter:

I am totally opposed to Wal-Mart's applying for Federal deposit insurance coverage for an ILC charter in Utah. Wal-Mart will not stop there.

Wal-Mart will stop at NOTHING to become a monopoly. Wal-Mart has driven small time retailers out of business, business's that were kept in families for generations, upon generations. Business's whose customers were not just customers but FRIENDS, FAMILY, and NEIGHBORS. Generation of hard work, family pride and unity literally wiped away in a matter of months after the opening of a single Wal-Mart super center in a 30-mile plus radius. The sad fact is that was Wal-Marts intentions. Wal-Mart did not open stores in those communities to be civic partners with local merchants; they purposely opened stores with the full intention of driving these local, long time merchants out of business and steal their customers... and they succeeded.

If the largest company in the world could do that to locally known and established retailers, what makes anyone think Wal-Mart can't and won't do the same thing to community banks. The FDIC would be ill advised to set this nation on a course that could result in the demise of the community banking industry, as we know it today. Congress has reaffirmed our nation's long-standing policy against the mixing of banking and commerce, and with good reason. Mixing banking and commerce would create serious conflicts of interest and distort credit decisions. The impartial allocation of credit is the key to our financial system. Would a Wal-Mart Bank offer credit at reasonable terms to its competitors? Would Wal-Mart require its suppliers to bank at the Wal-Mart Bank?

For the sake of the community banks of our nation and the customers and communities we serve, please do not allow Wal-Mart to get into the banking business. Please do not put me on the unemployment line.

Sincerely,

Amy E. Sawyer
Business Loan Processor
Cattaraugus County Bank

This letter reflects my options and not the options of my employer

September 20, 2005

Mr. John F. Carter
Regional Director
Federal Deposit Insurance Corp.
25 Jessie St. @ Ecker Square
Ste. 2300
San Francisco, CA 95105

Dear Mr. Carter:

WHAT ARE THEY THINKING?

Why would such a huge multi-billion dollar company think it was right to put in a banking system in their stores? Banking technology is a wonderful thing, however it needs to be handled with care. Wal-Mart needs to take care of their employees and customers first. How about lowering their prices a little for the consumer? What about the cost of living raise for the employees? What about not discriminating against their own employees? They should make their own associates satisfied before trying to conquer the world. Are they not about being a family business?

One concept to consider, why not give a little to the people instead of taking so much. By putting a banking system into Wal-Mart, it will take so much away from the other banks. Customers that bank want to be treated as individuals with specific banking needs, and not as a number. Specializing in one area such as banking can make a transaction flow smoothly. When you try to specialize in many different areas all through one business, there are bound to be bumps, bruises, and major mistakes.

There has been too much destruction naturally in this world. We do not need the 100 billion dollar asset companies trying to destroy it as well. Let's think about the individual business and banks; let them thrive in 2005 and the rest of the future as well.

What about the good old days when small businesses satisfied the needs of the individual? Is our society that pressed for time that we can't slow down and get the individual attention that we deserve? Lets try to preserve some of the small-individualized luxuries that we deserve; before they to shall become extinct.

Sincerely,



Jenni L. Bellinger
Customer Service Rep.
Cattaraugus County Bank
Springville, New York
(716) 592-0080

September 19, 2005

Russell J. Fisher
3395 State Park Avenue
Salamanca, NY 14779

FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, CA 94105

To Whom It May Concern:


I am writing you to ask that you please deny the application from Wal-Mart to receive an Industrial Loan Company (ILC) charter. The presence of Wal-Mart as an ILC will hurt not only myself but also other businesses in surrounding areas and mine.

The reason I ask this is that Wal-Mart has a history of driving local companies out of business, since I am employed locally I would not like to see this happen.

Therefore I ask that you please deny the application from Wal-Mart for this charter.

Thank you for your prompt attention to this matter.

Sincerely,



Russell J. Fisher

7350 Cadiz Rd.
Franklinville, NY 14737
September 17, 2005

FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie St @ Ecker Square
Suite 2300
San Francisco, CA 94105

To Whom It May Concern:

Wal-Mart is where people go to shop for everything. Because of that, many local family-run businesses are now out of business. Now Wal-Mart wants to get an industrial loan company charter – how many local banks will be put out of business now?

We're a small community that appreciates our small businesses. Keep Wal-Mart out of the banking industry!!!

Sincerely,


Caleigh Vosburg

Melinda

September 19, 2005

FDIC San Francisco Regional Office
John F. Carter Director
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Sir:

I am writing in regards to Wal-Mart's application for an FDIC-insured ILC charter. I go to college and also work two jobs right now, one of which will be ending soon due to poor sales and not enough working hours for me to make the money I need to live on. We compete daily with Wal-Mart and they are hurting our business more & more. Soon there will be no more other stores around, hurting the small businesses is not the way to help our economy. I am afraid for my jobs and my future as well as our communities businesses.

Wal-Mart's application for the FDIC-insured ILC charter should be DENIED!! Please don't let Wal-Mart take over everything.

Sincerely,

Jennelle R. Riley
Leon, NY

7350 Cadiz Rd.
Franklinville, NY 14737
September 17, 2005

FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie St @ Ecker Square
Suite 2300
San Francisco, CA 94105

To Whom It May Concern:

Wal-Mart in the banking industry?? What are people thinking?? Not only have they put so many local stores out of business, now they want to put local banks out of business?

What will happen when Wal-Mart finally moves on to something else? What will happen to these huge Wal-Mart buildings? What will happen to all the employees? How will these communities survive with all of these people out of work? Does Wal-Mart really care about the community, like the local businesses do, or are they just in it to make a buck?

Please keep Wal-Mart out of banking. The local community banks have it all under control without their help!!

Sincerely,

A handwritten signature in cursive script that reads "Rochelle Vosburg". The signature is written in dark ink and is positioned above the printed name.

Rochelle Vosburg

September 21, 2005

Mr. John F. Carter
Regional Director
Federal Deposit Insurance Corp.
Ste. 2300
San Francisco, CA 95105

Dear Mr. Carter:

Oh I am overjoyed to learn that big business company Wal-Mart with its 100 billion in assets is interested in banking and other money making issues. Enough is enough! Maybe instead of getting richer and doing for themselves so much they could turn their attention to the hard working employees. Maybe a three-dollar raise and health insurance would be nice. That would take all of about one percent of that 100 billion profit margin they are enjoying. Yes, I feel companies have the right to enjoy profits, that's what free enterprise is about in America.

However, I also feel it is the responsibility and obligation of those big powerful companies to take care of their employees. Wal-Mart needs to focus on what made them great, and come up with a "livable wage" for their hard working people and set aside the idea of such a vulgar display of intended wealth.

Ken Patti
2390 Mc Clew Road
Burt, NY 14028
(716) 778-8373

To Whomever it may concern:

September 21, 2005.

As a Cattaraugus County Bank employee and customer, I feel that we need to keep Walmart out of the banking business. For one reason, my job is very important to me and my family, and it would jeopardize jobs in our local communities. Walmart's have been going up everywhere, and putting our local small communities' business' out of business. Why should we let them come in and take more business away?

People need the small community banks, we are more personable than other banks around. We know the customers by their names.

Walmart promises to stay out of retail and commercial banking, but I feel if you let them put a bank in Utah, that it won't be long until they have banks put up in all their stores. Then there goes our jobs and it will hurt our communities. Why should we let Walmart take over everything that we have.

So please, I am writing this letter to tell you to please deny the application for Walmart to be involved in the banking business. Our local

Communities are counting on you
to make the right choice.

Sincerely,

Jayme L. Beacom.

Jayme L. Beacom
Cattaraugus County Bank
Little Valley, NY. 14765.